

## 2008 HUD ONAP Regional Summits Southwest Region



Track One – Financing and Funding		
Creating the Vision & Sharing Success	Identifying Barriers & Impediments	Strategies & Action Plans
<ul style="list-style-type: none"> <li>Master list of funding/financing resources available</li> </ul>	<ul style="list-style-type: none"> <li>Available lists are fragmentary</li> <li>No entity charged to develop and maintain list</li> </ul>	<ul style="list-style-type: none"> <li>Have HUD create a Master List of financing resources</li> <li>MOU between HUD and USDA to maintain list of resources and successful projects</li> </ul>
<ul style="list-style-type: none"> <li>Bureau of Indian Affairs to shorten wait time for Title Status Reports (TSRs)</li> </ul>	<ul style="list-style-type: none"> <li>Lack of commitment, coordination, communication on a National and other levels</li> <li>Lack of participation by BIA and IHS at Housing Summits</li> <li>Tribes not systematically pushing for 638 contracting of realty and associated report functions</li> <li>Survey information from BIA inaccurate</li> </ul>	<ul style="list-style-type: none"> <li>All tribes should apply for 638 contracts for realty and associated functions, documentation</li> <li>BIA has to establish standardize practices in their offices</li> <li>Ensure accountability of the BIA by establishing annual area office performance reviews, conducted by tribes being served by that area office. The report to be forwarded to the Congressional delegation serving the tribes.</li> </ul>
<ul style="list-style-type: none"> <li>Education for Tribes/TDHE's IHA's and Housing Departments on funding resources for low income and people not of low income</li> </ul>	<ul style="list-style-type: none"> <li>Funding sources not knowledgeable</li> <li>Tribes inconsistent knowing their own/individual needs.</li> <li>Inconsistent knowledge of commonalities</li> <li>Few user friendly websites</li> <li>Perception all Tribal members are low income yields incomplete curricula</li> <li>Stereotypes regarding Indian people</li> </ul>	<ul style="list-style-type: none"> <li>Each individual tribe should review it's banking relationship and move it's assets if their bank is not responsive to community needs.</li> <li>Explore establishing a relationship with local banks if services are available</li> <li>Educate local housing staff on originating and processing Section 184 and 504</li> </ul>

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	<ul style="list-style-type: none"> <li>• Time to convert fee simple land to trust land excessive</li> <li>• No communication or trust between the tribe and other entities.</li> </ul>	<ul style="list-style-type: none"> <li>• direct applications</li> <li>• Regional tribal housing associations mount a campaign to raise the profile of their tribes with state agencies. Put forward an agenda for change in their performance.</li> <li>• Develop an on going demographic database within your service area.</li> <li>• Develop a networking process with other local tribes, and strengthen the role of Regional Housing Associations.</li> <li>• Regional SWIHA should develop a website for its members.</li> <li>• Encourage each tribe decide how they want to market itself regionally.</li> <li>• Invite vendors, lenders and other resources to the reservation for informational meetings.</li> <li>• Tribe needs to document their contributions to the local economy and distribute to local businesses.</li> </ul>
<ul style="list-style-type: none"> <li>• Tribes/TDHE's able to Build Partnerships</li> </ul>	<ul style="list-style-type: none"> <li>• Waivers of sovereignty immunity generally mis-understood</li> <li>• "Re-inventing the wheel" with new tribal chairmen and tribal councils</li> </ul>	<ul style="list-style-type: none"> <li>• Educate.</li> <li>• Hold forums and educational workshops for newly elected officials.</li> <li>• Housing needs to develop a 5 year</li> </ul>

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	<ul style="list-style-type: none"> <li>• Insurance unavailable</li> <li>• TERO inhibits contractors</li> <li>• Lack of recognition for the need for common interests in a partnership</li> </ul>	<p>strategic plan and continually update thru an annual review and presentation to tribal council.</p> <ul style="list-style-type: none"> <li>• Housing hold an Annual Retreat and invite the tribal council to participate.</li> <li>• Housing should maintain a list of potential contractors who will work on reservation.</li> <li>• Work with tribal council to resolve common concerns of TERO</li> <li>• Educate for the common good of all interested parties.</li> </ul>
<ul style="list-style-type: none"> <li>• Infrastructure funding infrastructure funding incorporated NAHASDA (eliminating IHS &amp; USDA involvement in infrastructure funding)</li> </ul>	<ul style="list-style-type: none"> <li>• Lack of coordination between tribal council &amp; IHS regarding people's needs</li> <li>• Political nature of financing</li> <li>• Washington DC exhibiting inertia by maintaining an ineffectual system</li> </ul>	<ul style="list-style-type: none"> <li>• Amend the tri-partite to allow HUD to act as the lead agency and agent committing IHS and USDA investment in infrastructure.</li> <li>• Work closely with NAHIC to initiate Congressional Legislation</li> </ul>

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Track Two – Building Agency Capacity		
Creating the Vision & Sharing Success	Identifying Barriers & Impediments	Strategies & Action Plans
<ul style="list-style-type: none"> <li>• Become better communicators/ networking.</li> </ul>	<ul style="list-style-type: none"> <li>• Logistical issues</li> <li>• Multiple jurisdictions/cultures</li> <li>• Access to opportunities and resources</li> </ul>	<ul style="list-style-type: none"> <li>• Develop a tribally-driven comprehensive plan that includes housing as one of its components. The action plan would include activities/actions specific to communication.</li> </ul>
<ul style="list-style-type: none"> <li>• Accomplish a successful, formal needs assessment.</li> </ul>	<ul style="list-style-type: none"> <li>• Unable to convince leadership the cost benefit (value) of doing the assessment and how it should be done.</li> <li>• Minimal housing knowledge in the leadership &amp; membership</li> <li>• Mistrust and apathy of all involved parties results in inability to achieve participation/responses.</li> </ul>	<ul style="list-style-type: none"> <li>• Housing entity educate governing body with presentations.</li> <li>• Governing body &amp; housing entity hold community “town hall” type of meetings</li> <li>• Talking points are distributed</li> <li>• Develop internal marketing strategy throughout tribal land.</li> <li>• Housing entity continues in a positive direction and maintains a high level of visibility.</li> </ul>
<ul style="list-style-type: none"> <li>• Build support of tribal leadership and connections with internal tribal and external partnerships to achieve housing goals.</li> </ul>	<ul style="list-style-type: none"> <li>• Inefficient and conflicting (internal/external) organizational and governmental structures</li> <li>• Internal and external mistrust</li> <li>• Education and awareness of tribal leaders and membership on housing services and opportunities.</li> </ul>	<ul style="list-style-type: none"> <li>• Increase outreach to general membership, tribal councils, and board commissioners through:               <ul style="list-style-type: none"> <li>• Quarterly joint BOC/council meetings</li> <li>• Quarterly resident meetings</li> <li>• Monthly BOC meetings</li> <li>• Annual public forums</li> <li>• Allocate training and time for staff, commissioners, council members.</li> </ul> </li> </ul>



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		<ul style="list-style-type: none"><li>• (ie., up to 50 percent of executive directors time is devoted to educating board, council and themselves, staff.)</li></ul>

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### Track Three – Housing Development/Green Building

Creating the Vision & Sharing Success	Identifying Barriers & Impediments	Strategies & Action Plans
<ul style="list-style-type: none"> <li>Life-cycle costs be factored into Total Development Costs for all development</li> </ul>	<ul style="list-style-type: none"> <li>Funding restrictions or lack of availability;</li> <li>No available uniform model to measure life cycle costs;</li> <li>changing regulations/rules related to TDCs;</li> <li>education and mind set changes needed;</li> <li>No currently available financial structures for taking into account life cycle costs.</li> </ul>	<ul style="list-style-type: none"> <li>Develop a model (white paper) that shows the benefit of sustainable construction, possibly through hiring a consultant. Initial discussion with local housing officials and then with HUD. Adjustment in life-cycle costs to allow for green-development to be considered for “high performance buildings”, through a tiering system.</li> </ul>
<ul style="list-style-type: none"> <li>Use NAHASDA and Other Resources to create technologies/tools/ materials on reservation as economic development versus rehab or new development</li> </ul>	<ul style="list-style-type: none"> <li>Since NAHASDA rules say you can use those funds for ‘environmental energy savings’ in housing, but statutory/regulatory clarification is needed as tribes would like to use NAHASDA funds for economic activities that support self determination and self-sufficiency in affordable housing development, to produce energy efficiency in homes and more independence from the electrical grid.</li> <li>Can a non-profit tribal entity use NAHASDA funds for this goal?</li> <li>Education and capacity of the community --- space availability (physical infrastructure needed)--- environmental</li> </ul>	<ul style="list-style-type: none"> <li>Simplify the paperwork and review interpretation of regulations.</li> <li>Look at models that already exist, i.e. Navajo Flex-Crete.</li> <li>Discuss with local tribal council and housing officials.</li> <li>Create some case studies for ‘best practices’.</li> <li>Talk with SWONAP officials regarding use of NAHASDA funds and other funds in the IHP to show comprehensive plan for sustainability and development to meet need.</li> </ul>

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<ul style="list-style-type: none"> <li>• Tribally-driven home types per climate zone and cultural/religious preferences</li> </ul>	<p>impacts.</p> <ul style="list-style-type: none"> <li>• Cost restrictions and life cycle</li> <li>• Finding appropriate contractors, technique, technologies – needed to change mind-set and lend itself to goal.</li> <li>• Cultural, customs and spiritual beliefs --- old traditional thinking versus newer concepts/ideas.</li> <li>• Real or perceived rules (“red tape”) of bureaucrats that are perceived to limit housing types.</li> <li>• Lack of reliable contractors willing to understand and abide by tribal customs, processes and procedures or to even work in Indian Country.</li> </ul>	<ul style="list-style-type: none"> <li>• Identify best practices, case studies, and further study of concept/ demonstration/prototype homes.</li> <li>• Dedicate funding for development of new designs that relate well and are well-aligned to culture and climate.</li> </ul>
<ul style="list-style-type: none"> <li>• Education/Awareness for workforce, residents, tribal leaders, banks/financial institutions, Congressmen, Representatives, etc.</li> </ul>	<ul style="list-style-type: none"> <li>• Lack of education among oversight layers (tribal leadership) leads to additional cost, in terms of time and money and completion of projects.</li> <li>• Process of getting projects completed in Indian Country must be streamlined, to include better planning and aggregation of activities leading to release of funds, lending, etc....</li> <li>• Lenders/Banks don’t understand 184</li> </ul>	<ul style="list-style-type: none"> <li>• Coursework certification of tribally-owned enterprises and contractors, to include LEED Accreditation or other appropriate certification. This may be assisted through tribal colleges and universities, Registrar of Contractors, U.S. Green Building Council, etc..</li> <li>• Housing counseling for housing authorities (train the trainer), new home buyers or tenants, and ongoing for those tenants (through local, regional, national</li> </ul>

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	<p>process and loan guarantee process.</p> <ul style="list-style-type: none"> <li>• Lack of understanding of HUD Title VI, USDA 504, IRS Tax Credits, Green build Incentives/rebates and other resources.</li> </ul>	<p>and federal organizations).</p> <ul style="list-style-type: none"> <li>• Discuss with local leaders, schools, environmental specialists to present education to youth so that they can teach the family.</li> <li>• Keep abreast of funding availability, to include USDOE Energy Block Grants.</li> </ul>
<ul style="list-style-type: none"> <li>• Clearinghouse for Resource Sharing (National Database, resource center) development, to include Advocacy Council Creation</li> </ul>	<ul style="list-style-type: none"> <li>• Funding/money/ infrastructure/ sponsorship lacking</li> <li>• Sharing of information, tribe to tribe</li> <li>• Lack of strategy for getting these kinds of activities showcased.</li> </ul>	<ul style="list-style-type: none"> <li>• Explore possibility of linking into 'Code Talk' website or other appropriate organization.</li> <li>• Interface with other entities, including NCI, to ensure non-duplicative effort.</li> </ul>
<ul style="list-style-type: none"> <li>• Development of Smart Growth through sustainable community master plans with a Holistic/Community Focus</li> </ul>	<ul style="list-style-type: none"> <li>• Tribal land status and process to get leases, i.e. zoning regulations, right of way, lack of land planning laws and regulations, lack of floodplain mapping.</li> <li>• Education of tribal officials regarding development and adherence to plans.</li> <li>• Education of planners --- many are used to urban or rural areas, but not tribal development.</li> </ul>	<ul style="list-style-type: none"> <li>• Tribal Green Foundation with a 1% voluntary donation.</li> <li>• Embrace 'design-build' and 'green preference', in addition to 'Indian preference' in procurement and owner/tenant education for operation of HVAC, plumbing, etc..</li> </ul>



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Track Four – Indian Housing as an Economic Development Tool		
Creating the Vision & Sharing Success	Identifying Barriers & Impediments	Strategies & Action Plans
<ul style="list-style-type: none"> <li>• Making housing the economic development engine on reservations.</li> </ul>	<ul style="list-style-type: none"> <li>• Lack of income.</li> <li>• Tribal politics.</li> <li>• Lack of education among tribal leaders.</li> <li>• Financing and employment opportunities.</li> </ul>	<ul style="list-style-type: none"> <li>• Development of a newsletter or newspaper from the tribal council</li> <li>• Communicate the success the tribe had or other success stories</li> <li>• Hosting community meetings to distribute surveys to solicit feedback</li> <li>• Develop a guide for all federal and state resources</li> <li>• Develop a tribal communication network</li> <li>• Develop a economic development master plan for the tribe (5 to 10 year).</li> </ul>
<ul style="list-style-type: none"> <li>• Defining economic development as well as what constituents the kind of independent and self-sustaining communities we wish to implement.</li> </ul>	<ul style="list-style-type: none"> <li>• Reluctant to change among tribal members.</li> <li>• Lack of a consistent definition of economic development among federal and state agencies</li> </ul>	<ul style="list-style-type: none"> <li>• More input from the elders.</li> <li>• Coordinate available tribal resources.</li> <li>• Initiate application process for funding</li> <li>• Encourage state and federal agencies to develop consistent definitions of economic development.</li> <li>• Form small business development groups for members to be able to form own businesses (ROSS Grants),</li> </ul>
<ul style="list-style-type: none"> <li>• What organizational structure and administrative capacity best promotes broad-based economic development.</li> </ul>	<ul style="list-style-type: none"> <li>• No list of resources or clearinghouse.</li> <li>• Lack of long range planning.</li> <li>• Lack of business capacity or business structure.</li> </ul>	<ul style="list-style-type: none"> <li>• Tribal coalitions to share ideas and networking with other tribes</li> <li>• Develop independent entities for business growth.</li> </ul>

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	<ul style="list-style-type: none"> <li>Financial institutions unwilling to do business with tribes due to the tribes unwillingness to waive sovereignty.</li> <li>No universal commercial codes.</li> </ul>	<ul style="list-style-type: none"> <li>Participate in Regional Economic Development Councils.</li> <li>Specific community input for particular economic development approaches (to determine best delivery methods, e.g., 501(3)©, etc.)</li> <li>Defining waiver of sovereignty unity.</li> <li>Encourage tribe to develop a UCC.</li> </ul>
<ul style="list-style-type: none"> <li>Learn enough about alternative financing resources through effective formal training including Section 184, Title 6, tax credits, and USDA.</li> </ul>	<ul style="list-style-type: none"> <li>Too long to get TSRs.</li> <li>Lack of homebuyer education.</li> <li>Lack of secondary market for wholesale lenders.</li> <li>Lack of training or certification.</li> <li>Tax credit application process is too cumbersome.</li> <li>States lack of awareness and cooperation with tax credits for tribes.</li> </ul>	<ul style="list-style-type: none"> <li>PL 638 (institute a process to speed up TSR process).</li> <li>Lender panel to educate.</li> <li>Meet with state to connect with QAP and governor.</li> <li>Utilize new market tax credit program.</li> <li>Gaming focus to change to a housing and economic development focus.</li> </ul>
<ul style="list-style-type: none"> <li>Identify opportunities and impediments to economic development in Indian Country.</li> </ul>	<ul style="list-style-type: none"> <li>Banks lack of tribal understanding in developing relationships.</li> <li>Lack of capital in Indian Country.</li> <li>Credit history of tribal entrepreneurs.</li> <li>Lack of infrastructure.</li> <li>Lack of coordination between tribal, federal, state, local entities.</li> </ul>	<ul style="list-style-type: none"> <li>Use tribal political powers to deal with political power of the state.</li> <li>Encourage the next negotiated rule making committee to develop regulations for economic development activities using IHBG funds as Congress intended.</li> </ul>

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### Track Five – Preparing to Meet Future Housing Needs

Creating the Vision & Sharing Success	Identifying Barriers & Impediments	Strategies & Action Plans
<ul style="list-style-type: none"> <li>Land Use Planning</li> </ul>	<ul style="list-style-type: none"> <li>No GIS Data</li> <li>Land purchase expensive</li> <li>Land use plan expensive to do</li> <li>Lack of centrally located demographic data</li> <li>Environmental Factors</li> <li>Political</li> <li>Deciding needs vs. wants for land use</li> </ul>	<ul style="list-style-type: none"> <li>Develop Ordinance/Resolution to continue educating Tribal Government about need for land use planning &amp; data management</li> </ul>
<ul style="list-style-type: none"> <li>Integrating Resources</li> </ul>	<ul style="list-style-type: none"> <li>Limited flexibility</li> <li>Cash Flow</li> <li>Clearinghouse to locate financial resources</li> <li>Lack of coordination amongst agencies (regulations)</li> <li>Audits- (cross-cutting findings) affects other agency funding</li> </ul>	<ul style="list-style-type: none"> <li>Inter-agency coordination of funding resources &amp; requirements</li> <li>Clearinghouse of resources &amp; training information</li> <li>Flexibility through government to government cooperation</li> </ul>
<ul style="list-style-type: none"> <li>Self-Sufficiency</li> </ul>	<ul style="list-style-type: none"> <li>Lack of Economic Development to create jobs in community</li> <li>Design Issue (does not meet traditional/cultural values)               <ul style="list-style-type: none"> <li>- Does not meet living-condition</li> </ul> </li> <li>Lack of Education in (Occupancy/Home-ownership training)</li> </ul>	<ul style="list-style-type: none"> <li>Define &amp; expand economic development in NAHASDA</li> <li>Promote self-sufficiency thru education</li> <li>Define self-sufficiency amongst tribal entities</li> </ul>